



Financial Readiness Classes

JULY	MON	TUE	WED	THU	FRI
				1	2
	5	6	7 Financial Planning for 1st PCS 0900-1200	8	9 Budget Development and Recordkeeping 0900-1030
	12	13	14	15	16
	19	20 Personal Financial Planning 0800-1600	21	22	23
	26	27	28	29	30
AUGUST	MON	TUE	WED	THU	FRI
	2	3	4 Checkbook Management 1330-1630	5 Debt Liquidation 0900-1030	6
	9	10	11	12	13
	16	17 Personal Financial Planning 0800-1600	18	19	20
	23	24	25	26	27
	30	31			
SEPTEMBER	MON	TUE	WED	THU	FRI
			1	2	3
	6	7	8 Financial Planning for 1st PCS 0900-1200	9	10
	13	14	15	16	17 Consumer Rights and Obligations 0900-1100
	20	21	22	23	24
	27	28 Personal Financial Planning 0800-1600	29	30	

All classes are available to military, spouses, retirees, and civilians. Registration is required.

Financial Planning for 1st PCS

Community Support Center, Building 1520

Provides guidance on financial preparation and planning for a PCS move. **Topics covered:** Cost Calculator, PCS Checklist, Entitlements, Importance of Planning Your Move in Advance, Some Common Assumptions that may cause Financial Problems during a PCS Move, and Useful Websites.

Personal Financial Planning

Community Support Center, Building 1520

Provides training in personal financial concepts and skills, thereby increasing individual financial stability and self-sufficiency, and enhancing military readiness. **Topics covered:** Understanding Your LES, Understanding Credit Reports, Using Credit Wisely, Techniques to Become Financially Fit, Banking and Checking Accounts, Insurance, Saving and Investing, Large Purchases, Consumer Scams and Getting Help, and Current Local Financial Issues and Concerns.

Checkbook Management

Community Support Center, Building 1520

Attendees will be introduced to the knowledge and skills needed to manage a checking account accurately. **Topics covered:** Selecting a Bank, Opening and Managing a Bank Account, Ways of Writing and Endorsing Checks, Check Register Maintenance, Account Reconciliation, and Understanding the Check Cycle.

Debt Liquidation

Community Support Center, Building 1520

Provides guidance and knowledge on methods to reduce debts and improve the credit rating. **Topics covered:** Key Steps to Reduce Debts and Become Financially Solvent, Consequences of a Bad Credit Rating, Soldiers' and Sailors' Civil Relief Act, Methods to Reduce Installment Payments, How Using Credit Card Wisely Can Reduce Debt, Consequences of Non-compliance with Provisions of AR 600-15, and Useful Websites.

Budget Development and Recordkeeping

Community Support Center, Building 1520

Attendees are introduced to the skills and knowledge needed to effectively develop a personal budget and establish good financial record keeping practices. **Topics covered:** Importance of Planning for Expenses Based on Income, "Where does my money go?," Seasonal Expenses, Planning for Emergencies, Importance of Good Personal and Financial Records, and Recordkeeping Techniques.



Units may contact the FRP/AER Program Manager to set up an appointment for an onsite class at the unit's location. For more information or to register, call

301-619-3456/3455, or visit our web page at www.detrack.army.mil/detrack/dctee/training/index.cfm/

